



Order Filed on March 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
Sentry Office Plz
216 Haddon Ave., Suite 406
Westmont, NJ 08018
(215) 627-1322
dcarlton@kmlawgroup.com
Attorneys for Movant
Harley-Davidson

In Re:

Christopher J. Galloway,

Debtor.

Case No.: 19-27226 JNP

Adv. No.:

Hearing Date: 2/4/2020

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING OBJECTION TO CONFIRMATION & MOTION FOR RELIEF
FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: March 6, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Page 2

Debtor: Christopher J. Galloway

Case No.: 19-27226 JNP

Caption: **ORDER RESOLVING OBJECTION TO CONFIRMATION & MOTION
FOR RELIEF FROM STAY**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Harley-Davidson, the holder of a lien on Debtor's vehicle, a 2014 Harley-Davidson FLD-103 Dyna Switchback, VIN: 1HD1GZM1XEC305758, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan and motion for relief from stay, and this Court having considered the representations of attorneys for the Secured Creditor and Daniel L. Reinganum, Esq., attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's lien shall be paid in full through Debtor's Chapter 13 plan at an interest rate of 6.00%; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the parties mutually agree on a value of \$18,803.64 for the subject vehicle; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the total due to Secured Creditor, including interest, shall be \$21,811.62, consisting of the agreed value of \$18,803.64 and \$3,007.98 in interest that will accrue during the course of Debtor's Chapter 13 plan over 60 months;

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that if the length of Debtor's plan is adjusted, the interest due under the plan will increase or decrease accordingly, and this order is subject to amendment; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the Debtor shall maintain insurance on the vehicle in accordance with the terms of the loan documents during the entirety of this case and shall furnish proof of same annually and upon request;

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Harley-Davidson's lien shall remain on the subject vehicle until Debtor has completed all plan payments and receives a discharge in this case; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** Harley-Davidson's lien will only be released upon the Debtor's receipt of his discharge and completion of his Chapter 13 Plan. Any dismissal of the case or conversion to a Chapter 7 will result in a full reinstatement of the lien; and

Page 3

Debtor: Christopher J. Galloway

Case No.: 19-27226 JNP

Caption: **ORDER RESOLVING OBJECTION TO CONFIRMATION & MOTION
FOR RELIEF FROM STAY**

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that the lien shall be released and extinguished upon the successful completion of the Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Harley-Davidson shall file a release of the lien within 30 days of the date of the service of Debtor's discharge; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that in the event Harley-Davidson fails to discharge the lien within the prescribed period, the Debtor and/or Debtor's counsel may file a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of lien; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Harley-Davidson's objection to confirmation and motion for relief from stay are hereby resolved.